

# POLICE



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**CO-OPERATOR**

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## 89<sup>th</sup> Annual General Meeting - Happenings at the Meeting

The 89<sup>th</sup> Annual General Meeting was held on 13 June 2019 at the Function Hall, HomeTeamNS-JOM Clubhouse.



Details of the meeting can be found on pages 2 - 5.

## Membership and Well-Being Activities – Basic Soap Making Workshop

Learn how to make natural soap fully customised to your skin condition with your choice of essential oil, colours, herbs and scent. Equip yourself with the knowledge on how to make and process soap base until it is formed in the shape of your mould. More details can be found on pages 10 and 11.



## Year-End Movie Vouchers Giveaway 2019

Police Co-op is giving away 1,000 pairs of **Golden Village Movie Vouchers** to members. Grab this opportunity to win a pair of complimentary movie vouchers to watch upcoming blockbusters. Read more on page 12.

## 25 Years LOYALTY AWARD

133 members are celebrating their quarter-of-a-century membership with the Co-operative this year. They joined us between 01 July 1993 to 30 June 1994. With their unwavering support and trust, we have been able to deliver competitive returns for members' savings and provide comparatively affordable loan interest rates to benefit existing members. As a token of our heartfelt appreciation, an amount of \$150 was deposited into members' registered bank accounts on 17 July 2019. The name list is on Page 7.





## Subscription-to-Savings Scheme (STSS) – Maturity of Series 3 and Rollover to Series 9

Members who have participated in STSS Series 3 over its 5-year term with the series maturing on 31 October 2019 have been invited to participate in the new STSS Series 9.

### Terms of the STSS Series 9

The terms of STSS Series 9 are as follows:

<b>Period</b>	01 November 2019 to 31 October 2023		
<b>Tenure</b>	4 Years	<b>Interest Rate</b>	3.00% per annum

Eligible members would have received the following items via mail:-

1. Invitation Letter;
2. Reply Slip;
3. Administrative Rules Governing the Subscription-To-Savings Scheme (“STSS”) Series 9;
4. Annex A to Administrative Rules; and
5. Business Reply Envelope.

Eligible members will have to state their interest via the Reply Slip either through mail or by visiting Police Co-op’s office personally by 5.30pm, 30 September 2019. Only an original copy of the Reply Slip with the member’s stated interest, signature and date of signature will be accepted. If the Society does not receive a reply by 5.30pm, 30 September 2019, it will be deemed that the member is not interested in participating in the STSS Series 9 and the principal amount will be returned to him/her on 01 November 2019.

Should you require further information on the STSS Series 9, please do not hesitate to contact us at **6334 8055**. Alternatively, visit us at our office from Monday to Friday between 8.30am to 5.30pm.

## Subscription-to-Savings Scheme Half-Yearly Interest Payout

### Half-Yearly Interest Payments for STSS Series 3, 5, 6, 7 and 8

The half-yearly interest payments for STSS Series 3, 5, 6, 7 and 8 will be credited into members’ bank accounts on 01 November 2019.

Members who would like to withdraw their monies from any of their existing schemes should do so before 12 noon on 11 October 2019. Any requests for withdrawals after the stated cut-off date would only be processed from 02 November 2019 onwards. Withdrawal forms for the various STSS can be downloaded from our website.

### STSS Event Dates At A Glance:

<b>Event Date</b>	<b>Event Description</b>
<b>11 Oct 2019</b>	Cut-off date @ 12 noon for STSS Series 3, 5, 6, 7 & 8 premature withdrawals.
<b>01 Nov 2019</b>	1 Members with STSS Series 3, 5, 6, 7 & 8 receive half-yearly payment advice. (For the period 01 May 2019 to 31 October 2019). 2 Half-yearly interest payment credited into member’s bank accounts for STSS Series 3, 5, 6, 7 & 8.
<b>02 Nov 2019</b>	Resume Date for members to request for STSS Series 5, 6, 7 & 8 premature withdrawals.

For more information on the STSS Series, please call us at **6334 8055** or email us at [enquiry@policecoop.org.sg](mailto:enquiry@policecoop.org.sg). Alternatively, visit our website at [www.policecoop.org.sg](http://www.policecoop.org.sg) for more details.

## RATES UPDATES

### Specific Deposits Interest Rate

The Specific Deposits interest rate remains the same at 0.60% for the period 01 July 2019 to 30 September 2019.

### Fixed Deposits Rate

Fixed Deposits rate remains the same as follows:

Tenure (Months)	Interest Rates (% p.a.)		
	\$500 to \$49,999	\$50,000 to \$99,999	\$100,000 and above
6	0.50	0.50	0.50
12	0.60	0.60	0.60
24	0.70	0.70	0.70
36	0.80	0.80	0.80

Subsequent updates on the interest rates can be obtained from our website at <https://policecoop.org.sg/savings-schemes/>.

## 25 Years LOYALTY AWARD – LIST OF MEMBERS

S/N	NAME	S/N	NAME	S/N	NAME
1	A ROHAIZAH BINTE MOHAMAD	46	KOH SIAN AI	91	ONG AI TIN
2	ABDUL HALIM BIN MUSTAPA	47	KUSHUM KUMARI DEVI @ KIRAN	92	ONG CHWEE HONG JIMMY
3	ABDUL JALIL S/O ABDUL KADER	48	LEE BENG ANN	93	ONG KAY BENG
4	ABDULLAH BIN JOHAR	49	LEE KAH WAH	94	ONG WENG PING
5	AIDAH HANIM BINTE AHMAD	50	LEE KENG BOON	95	POH JIT SAN
6	AKHBAR BIN ALI	51	LEE KIM GUAN	96	RAHIM BIN SAL
7	ALIMAH BTE AWANG	52	LIM CHIN HAN	97	RAMESH S/O K SAMIKANOO
8	AMIRUDIN BIN MOHAMED	53	LIM CHONG WEE	98	SARBINI BIN SARIB
9	AMMALJIT SINGH	54	LIM GEK TIANG	99	SARFRAZUL AMEEN S/O SULAIMAN
10	ANG KIM HAN	55	LIM MIN TIONG	100	SEA HOON CHENG
11	ANG TECK KIA	56	LIM SIEW KENG	101	SEDEK BIN JAFAR
12	ANG TIAM HONG	57	LIM SOO GEE	102	SHAHARUDDIN BIN SITAM
13	ANG TING WAN MICHAEL	58	LIM TIAN LYE	103	SHAHIRAN BIN MOHD SHAARIFF
14	BOO SIAH KHEE	59	LO POH TIONG	104	SIM SEE KIAT
15	CHAI PUY FONG	60	LOH POH GEK	105	SIN WOON CHENG
16	CHAN AH JOON JOHN	61	LOO KEE IMM	106	SOH GEOK CHUAN BERNARD
17	CHAN CHIN CHYE @ MICHAEL CHAN	62	LOW HIAN HONG	107	SUBARI BIN ATMO ALWAMAL
18	CHAN SOW LAI	63	LUA MUI CHIN	108	SUPINAH BINTE SUPAMAT
19	CHANDRA MOHAN S/O KANAISAN	64	M SHUHAIMI BIN OTHMAN	109	SURESH S/O P KUMARAN
20	CHANG HENG SIONG	65	M SUBRAMANIAM	110	SURIATI BINTE AHAMAD
21	CHE YAHYA BIN MOHD BUJANG	66	MA'AIL BIN HUSSIN	111	TAN BEE CHOO
22	CHEE ENG THIAM	67	MAH MENG CHYE	112	TAN CHENG ENG
23	CHENG YEE LIN	68	MALIK BIN AHMAD	113	TAN GHEE HOE
24	CHU FEE LING	69	MANIMARAN S/O PUSHANATAN	114	TAN HWAI CHEOW
25	CHUA CHUN WAH	70	MARDIANA BINTE YASIN	115	TAN LEE KHOON ELIZABETH
26	DARSHAN SINGH	71	MD NADI BIN SOPARI	116	TAN LEE MENG
27	GOH BEE BOK	72	MOHAMAD ZAILANI BIN MISMAN	117	TAN SOCK KOON
28	GOH BEE LAI	73	MOHAMED GHAZALI BIN ARIFIN	118	TAN TECK SOON
29	GOH KIM TIONG	74	MOHAMED NIZAMUDIN BIN AHAMED	119	THEAN WEN SHENG
30	GOH TECK SENG	75	MOHAMED RASHEF BIN HURI	120	TING TZE CHING POLLY
31	HABASAH BINTE JAMAL MOHAMED	76	MOHAMED SAMAT B KAHAT	121	WAN HONE CHIAT
32	HAIRULSHAM BIN AMAN	77	MOHAMED YUSOF BIN MOHAED SHARIF	122	WAN NOORSHEBA BTE ABDUL GHANI
33	HALIMAHTON BINTE ABDUL	78	MOHAMMED HANAFIAH BIN ANWAR	123	WEE KIM KEE
34	HANITA BINTE ISMAIL	79	MOHD KHALID BIN SULTAN A KADIR	124	WONG FOOK SING
35	HISHAMUDDIN BIN JAMIL	80	MUHAMED TAHA BIN ABDUL KARIM	125	WONG HOON TIONG
36	HO HAW KUAN	81	NADZAN BIN SULAIMAN	126	WONG KIM SAI
37	HO YOW MIN	82	NEO BAN YEE	127	WONG YIN KENG
38	HUSSIN BIN WALI	83	NG BOON HEE	128	WONG YUEN THANG NICHOLAS
39	IDRIS BIN MUSTAPAH	84	NG GEK HONG	129	YAP EE BENG
40	ISMAIL BIN ABDUL SAMAD	85	NGIENG SENG HENG	130	YAZID BIN ISMAIL
41	ISMAIL RAHIM BIN MOHD	86	NGO HING WONG	131	YEO TEOW WAN
42	JASBIR SINGH S/O DARSHAN SINGH	87	NGOH KWEE HUAT	132	ZAINUDIN BIN ABDUL JABBAR
43	JASMAN BIN MOHAMED	88	NOORHISHAM BIN AMIN	133	ZULKIFLI BIN MANSOR
44	KAMALUDDIN S/O MADARSHA KADER	89	NOR AZAHAR BIN SIDI		
45	KHOO KOK KWANG	90	NORLELA BTE MOHAMED		

## REAL LIFE STORY –

# The Trials and Tribulations of a Sole Breadwinner

In this issue, one of our members shares his story of how Police Co-op had helped him weather his financial difficulties by providing an affordable financial solution.

### Family Composition

Sam joined SPF in 2010 and has been our member since. He is presently living with his spouse in their own flat for a period of almost 2 years. Sam stays close to his parents' home. He has an elder brother who is staying with his parents.

### Why Sole Breadwinner

Sam's father used to work as a taxi driver but is currently unemployed due to his poor eyesight. His father was asked to quit his job because he was involved in several car accidents.

His mother is a housewife. She is physically unfit to work due to her health conditions which require long term medications. Sam's spouse is also a housewife who helps to take care of his parents as they cannot afford to hire a domestic helper.

Sam's elder brother is unemployed, resulting in Sam solely shouldering all the financial burdens of the family.

Being the sole breadwinner of the family, Sam is financially supporting his spouse, his parents and his elder brother.

### Liabilities Snowballed

Sam's father tried to lessen the financial burdens of the family by looking for other jobs. However, he was either retrenched or replaced within a short period of time after employment. Till now, he is still searching for a job to earn an income but to no avail. With no income, and faced with medical bills and other domestic expenses, his parents' mortgage loan snowballed to an outstanding amount of \$10,000.

In order to help ease the financial issues of his family, Sam applied for a credit card to try to pay off the existing bills and debts incurred by his family. He did this by withdrawing cash advances from the card. As time passed, he realised that he was unable to withdraw any further cash from the ATM using the said credit card.

### Licensed Money Lender

As his liabilities started to increase, Sam realised that his monthly salary was not enough to meet the needs and expenses of his family. At his wit's end, he turned to a licensed money lender and took up a loan of \$15,000 with a monthly instalment plan of 6 months. Subsequently, he was unable to meet his monthly repayments.

### Declared Financial Embarrassment

Knowing that his outstanding liabilities exceeded 3 times his monthly gross salary as he struggled to make ends meet for his family, Sam declared his financial embarrassment status to his superior.

### Getting Superior's Support

Upon understanding his situation, his superior referred him to Police Co-op for a loan to clear off his debts.

As Sam's case was a complex one, a Commander's Letter of Support was required to support his loan application. Sam met his Commander who agreed to support his loan application.

Sam's loan was approved with the necessary supporting documents. The loan to him was structured to ensure that he had the means to pay. With the loan, he managed to clear his liabilities.

### Resolution to Seek Solution to Financial Liabilities

Sam shared that if he had not approached Police Co-op for a financial solution, he might have lost his job. He would have broken down emotionally. With the financial assistance Police Co-op provided, he could focus better at work and look after his family better too. He also resolved to help his elder brother seek employment, so that he could help ease the tremendous pressures on the family's finances.

*\*Based on a true story. Name of the officer has been changed to protect his identity.*



## HOW TO APPLY FOR A LOAN?

Give us a call at Tel: **6334 8055** to talk to our Customer Service Officers. They will advise you on the process to apply for a loan as well as what documents may be required. Please note that the documents required will be determined by the complexity of the case.

For most cases, the latest payslip will suffice.

For more complex cases, you may need to prepare the following documents and send them to our email at [enquiry@policecoop.org.sg](mailto:enquiry@policecoop.org.sg):

1. Latest payslip;
2. Credit Bureau Report (*within 1 month – <http://www.creditbureau.com.sg>*);
3. Latest statement(s) received on your credit facilities (*e-Statements/hardcopy statements. Print screens of your internet banking webpage will not be accepted*); and
4. Supporting documents, if any (*e.g. Signed Renovation Quotation*).

Loans will be subject to Police Co-op's approval. Upon receipt of documents submitted, a loan officer will be assigned to get in touch with you.



## MEMBERSHIP & WELL-BEING ACTIVITIES

### Make Your Own Natural Soap with *Soap Ministry*



Learn how to make your own natural soap with Soap Ministry by using natural ingredients for healthy skin. This workshop provides all the basic practical tips you will need to successfully design and make your own natural soap. Experience the process of making your own natural soap with your choice of essential oil, benefits, colours and designs based on the mould provided. Each participant will also have a skin consultation session to learn about his/her skin type. The more soaps you make, the more you get to bring home!

Soap Ministry Soaps are:

- Hypo-Allergenic
- Harsh chemical-free
- Child and elderly safe
- Bio-degradable and eco-friendly
- Vegan and halal safe
- Sensitive skin safe

DETAILS OF THE WORKSHOP ARE AS FOLLOWS:

	Session 1	Session 2	Session 3	Session 4
Date	11 October 2019	11 October 2019	18 October 2019	18 October 2019
Time	2pm	4pm	2pm	4pm

VENUE	ORCHARD GATEWAY 227 Orchard Road #03-04 Singapore 238858				
Duration	1 hour	Price	\$13 per pax (Subsidised)	Class Size	20 participants

Registration opens on our Facebook Page and Police Co-op's website on 10 September 2019 from 0900 hours and closes on 20 September 2019 at 0900 hours.

'Like' our Facebook page at <https://www.facebook.com/SingaporePoliceCooperativeSociety/>. Keep yourself informed when we post our updates about the event!

#### HIGHLIGHTS OF THE WORKSHOP



Please read the following Terms and Conditions before you register for the event:

1. Only applicable to members. Membership must be valid at the time of the registration.
2. Limited to one registration per member.
3. Registration is on a first-come, first-served basis.
4. Registration is only confirmed upon payment received. Registration without payment will be considered null and void.
5. The member is deemed to have read and agreed to the Terms and Conditions listed herein by registering for the event.

## Year-End Movie Vouchers Giveaway Is Here! - 1,000 PAIRS OF MOVIE VOUCHERS TO BE WON

Police Co-op is giving away 1,000 pairs of movie vouchers to thank members for their continued support. Hurry up and register for a chance to win a pair of movie vouchers!

Registration opens on our Facebook page and Police Co-op's website on 16 September 2019 from 0900 hours and closes on 23 September 2019 at 0900 hours.

Locations of Golden Village cinemas can be found at <https://www.gv.com.sg/GVCinemas>.

'Like' our Facebook page at <https://www.facebook.com/SingaporePoliceCooperativeSociety>. Keep yourself informed when we post our updates about the event!

Please read the following Terms and Conditions before you register for the event:

1. Only applicable to members. Membership must be valid at the time of registration.
2. Limited to one pair of vouchers per member.
3. If the response is overwhelming, balloting will be conducted and the decision of Police Co-op is final. Winners will be notified by email by 04 October 2019.
4. Vouchers are valid for fourteen (14) months from October 2019. No refunds/exchanges will be entertained if vouchers are not used by the expiry date.
5. Other Golden Village Terms & Conditions apply. Please refer to [https://www.gv.com.sg/FAQ#](https://www.gv.com.sg/FAQ#/)/ for more details.
6. The member is deemed to have read and agreed to the Terms and Conditions listed herein by registering for the event.

## Recruitment Talks by Police Co-op

Police Co-op has been fortunate to have the support of Commanders, Divisional & Unit Welfare Officers, Community Partnership Department for VSC Officers, CID and Trainers from the Home Team Academy, Immigration and Checkpoint Security (ICA) and AETOS Security in organising membership recruitment talks for their officers during their in-service training sessions, roadshows and events.

During such sessions, we share with officers the benefits of becoming a part of Police Co-op family, such as savings and loan interest rates that members get to enjoy when they save or take a loan with us. These sessions provide us with the opportunities to get to know our members better by answering directly any queries that they might have. We also clarify the doubts of prospective members who have yet to join the Co-operative.

Police Co-op would like to hear from you! If you would like us to go down to your workplace for a sharing session with your colleagues, do not hesitate to contact us at **6334 8055**.

Alternatively, drop us an email with the following format to [enquiry@policecoop.org.sg](mailto:enquiry@policecoop.org.sg).

Police Co-op Recruitment Talk	
No. of Attendees	
Date	
Time	
Venue	
Contact Person & Email	

### EDITORIAL COMMITTEE

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